IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MISSOURI

In Re: Stephanie T Henry) Case No. 23-41028) Chapter 13
)
Debtor) Debtor's Memorandum
) Confirmation Hearing: 06/29/23
) Hearing Time and Place: 11:00am, 7 North

Memorandum to 1st Amended Plan, Amended Schedules B and D

COMES NOW Stephanie T Henry Debtor in Chapter 13, by and through her Attorney William Ridings, and for her Memorandum states as follows:

Debtor filed a 1st Amended Plan because her mortgage arrears were understated, and she had failed to list a cosigned debt. Those have been corrected. She filed and Amended Schedule B to list the cosigned automobile, and an Amended Schedule D to list the cosigned debt.

Wherefore, Debtor prays this court to allow the amendments, and to confirm the Plan.

Dated: May 30, 2023

/s/ Will Ridings
William Ridings, 38672MO
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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on May 30, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on May 30, 2023.

Stephanie T Henry 4631 Varrelmann Ave St. Louis, MO 63116

> /s/ Will Ridings William Ridings MO38672